

FIG. 1

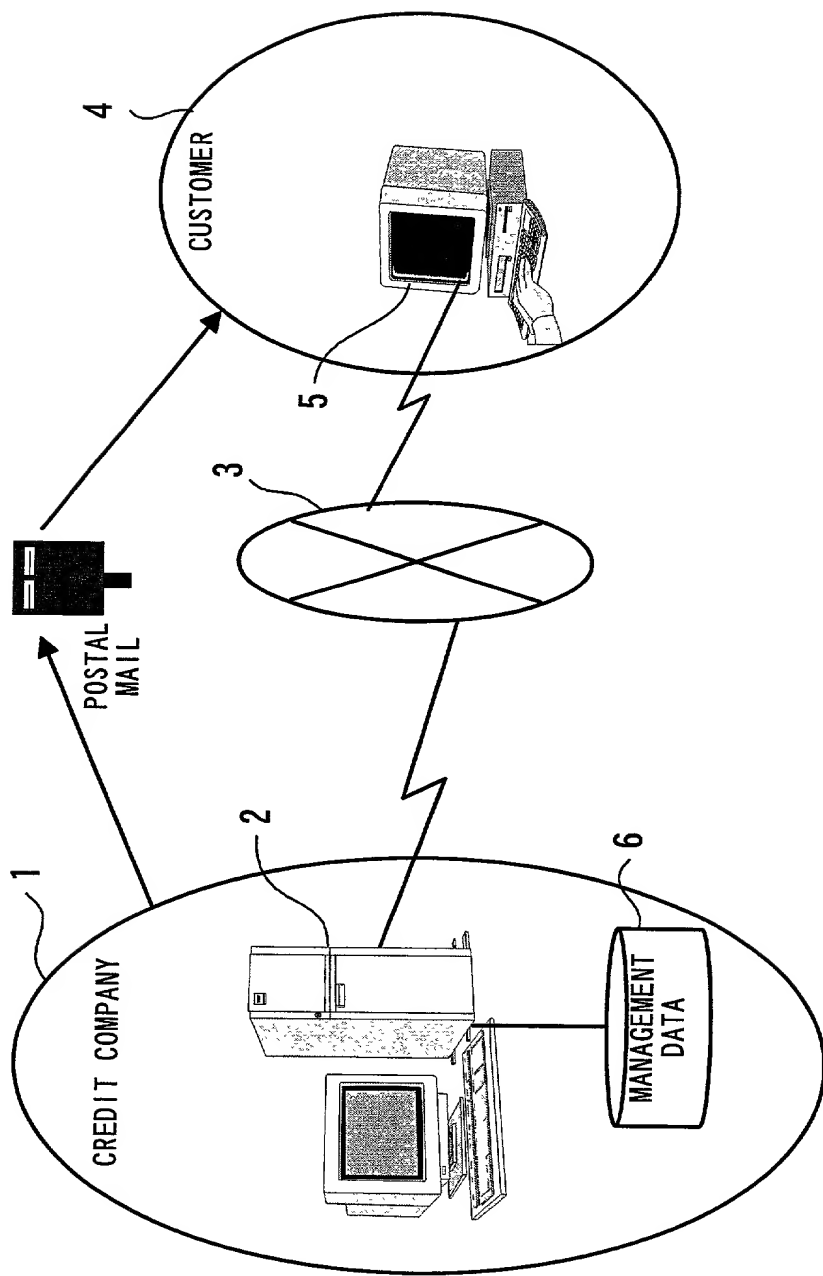


FIG. 2

	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2
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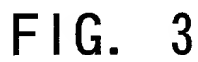


FIG. 3

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CONTRACT MASTER FILE

CONTRACT NUMBER	VALIDITY TERM	BALANCE	COMMISSION RATE	CLASSIFICATION	PURCHASED ARTICLE	PRICE	DATE OF PURCHASE
1234-aaa-0001	2001.06	30000	16	A	TELEVISION	50000	20010111
1234-aaa-0002	2001.06	50000	16	A	AIR-CONDITIONER	60000	20010213
5678-bbb-0001	2002.10	90000	16	B	BED	100000	20010220
4321-ccc-0001	2001.11	90000	16	C	BEAUTY SALOON TREATMENTS	100000	20010201
3333-ddd-0001	2001.11	230000	20	A	PC	400000	19990801

FIG. 4

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COMMODITY MASTER FILE

COMMODITY CLASSIFICATION	LUMP-SUM PAYMENT	INSTALLMENT PAYMENT	REVOLVING PAYMENT	BONUS-TIME-- PAYMENT--INCLUDING INSTALLMENT PAYMENT
A (CONVENTIONAL CARD)	1	1	0	1
B (JOINT CARD)	1	1	1	1
C (INDIVIDUAL ARTICLE)	1	1	0	1

FIG. 6

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BILLING DATA

CONTACT NUMBER	DUE MONTH	AMOUNT BILLED	AMOUNT PAID BALANCE	BALANCE	PAYMENT CLASSI- FICATION	PAYMENT RESULT CLASSI- FICATION	BANK CODE	BRANCH CODE	CLASSI- FICATION	ACCOUNT NUMBER
1234-aaa	2001.04	20000					1	40	1	XXXXXXXXXX
1234-bbb	2001.04	10000					2	3	1	XXXXXXXXXX
1234-ccc	2001.04	10000					3	50	1	XXXXXXXXXX
1234-ddd	2001.04	10000					2	22	1	XXXXXXXXXX

1: BANK
2: ATM
3: CONVENI-
ENCE
STORE

0: NORMAL
1: INSUFFI-
CIENT
FUNDS

FIG. 7

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INVITATION TARGET CUSTOMER MASTER FILE

PERSONAL INFORMATION											BANK ACCOUNT INFORMATION			
CUSTO-MER NUMBER	NAME IN KATAKANA CHARACTERS	NAME IN KANJI CHARACTERS	ADDRESS	RESIDENCE CLASSIFICATION	NUMBER OF RESIDING YEARS	WORK-PLACE	WORK-PLACE TEL	BANK CODE	BRANCH CODE	CLASSIFICATION	ACCOUNT NUMBER			
1234-aaa	(YAMADA TARO)	(YAMADA TARO)	ROPPONGI, MINATO-KU	1	5	A BUSINESS COMPANY	03-XXX-XXXX	1	40	1	XXXXXXXXXX			
4321-ccc	(TANAKA HANAKO)	(TANAKA HANAKO)	JINNAN, SETAGAYA-KU	1	10	C COMPANY	03-XXX-XXXX	3	50	1	XXXXXXXXXX			
3333-ddd	(TAKAHASHI JIRO)	(TAKAHASHI JIRO)	NISHI-SHIN-JUKU, SHIN-JUKU-KU	2	15	D COMPANY	03-XXX-XXXX	2	22	1	XXXXXXXXXX			

1: OWNED HOUSE
2: APARTMENT

AMOUNT BILLED	BALANCE	LOAN TERMS
20000	80000	
10000	90000	
10000	230000	

FIG. 8

1: OWNED HOUSE
2: APARTMENT

FIG. 8

HISTORY DATA

CONTRACT NUMBER	DUE MONTH	AMOUNT BILLED	AMOUNT PAID	BALANCE	PAYMENT CLASSIFICATION	PAYMENT RESULT CLASSIFICATION
1234-aaa-0001	2001.04	10000				
1234-aaa-0001	2002.03	20000	20000	30000	1	0
1234-aaa-0001	2002.02	10000	0	50000	1	1
1234-aaa-0002	2001.04	10000				
1234-aaa-0002	2001.03	10000	10000	60000	1	0
5678-bbb-0001	2001.04	10000				
5678-bbb-0001	2001.03	10000	10000	90000	1	0
4321-ccc-0001	2001.04	10000				
4321-ccc-0001	2001.03	10000	10000	90000	1	0
3333-ddd-0001	2001.04	10000				
3333-ddd-0001	2001.03	10000	10000	230000	3	0
3333-ddd-0001	2001.02	10000	10000	240000	3	0
3333-ddd-0001	2001.01	10000	10000	250000	3	0
3333-ddd-0001	2000.12	10000	10000	260000	3	0
3333-ddd-0001	2000.11	10000	10000	270000	2	0
3333-ddd-0001	2000.10	40000	40000	280000	3	0
3333-ddd-0001	2000.09	30000	0	320000		1
3333-ddd-0001	2000.08	20000	0	320000		1
3333-ddd-0001	2000.07	10000	0	320000		1
3333-ddd-0001	2000.06	10000	10000	320000	3	0
3333-ddd-0001	2000.05	10000	10000	330000	3	0
3333-ddd-0001	2000.04	10000	10000	340000	2	0
3333-ddd-0001	2000.03	20000	20000	350000	2	0
3333-ddd-0001	2000.02	10000	0	370000		1
3333-ddd-0001	2000.01	10000	10000	370000	2	0
3333-ddd-0001	1999.12	30000	30000	360000	2	0
3333-ddd-0001	1999.11	20000	0	390000		1
3333-ddd-0001	1999.10	10000	0	390000		1
3333-ddd-0001	1999.09	10000	10000	390000	2	0

NOT PAID

NOT PAID

NOT PAID

NOT PAID

NOT PAID

NOT PAID

NOT PAID

1: BANK 0: NORMAL
 2: ATM 1: INSUFFICIENT
 3: CON- FUNDS
 VENIENCE
 STORE

FIG. 9

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PAYMENT/REMINDER DATA

CUSTOMER NUMBER	DUE MONTH	AMOUNT BILLED	AMOUNT PAID	BALANCE	PAYMENT RESULT CLASSIFICATION
1234-aaa	2001.04	20000	0	90000	1
5678-bbb	2001.04	10000	0	90000	1
4321-ccc	2001.04	10000	0	90000	1
3333-ddd	2001.04	10000	0	230000	1

0: NORMAL
1: INSUFFICIENT
FUNDS

FIG. 10

16

INVITATION TARGET CUSTOMER EXTRACT MASTER FILE

PERSONAL INFORMATION										BANK ACCOUNT INFORMATION			
CUSTOMER NUMBER	NAME IN KATAKANA CHARACTERS	NAME IN KANJI CHARACTERS	ADDRESS	RESIDENCE CLASSIFICATION	NUMBER OF RESIDING YEARS	WORK-PLACE	WORK-PLACE TEL	BANK CODE	BRANCH CODE	CLASSIFICATION	ACCOUNT NUMBER		
1234-aaa	(YAMADA TARO)	(YAMADA TARO)	ROPPONGI, MINATO-KU	1	5	A BUSINESS COMPANY	03-XXX-XXXX	1	40	1	XXXXXXXXXX		
4321-ccc	(TANAKA HANAOKO)	(TANAKA HANAOKO)	JINNAN, SETAGAYA-KU	1	10	C COMPANY	03-XXX-XXXX	3	50	1	XXXXXXXXXX		
3333-ddd	(TAKAHASHI JIRO)	(TAKAHASHI JIRO)	NISHI-SHINJUKU, SHINJUKU-KU	2	15	D COMPANY	03-XXX-XXXX	2	22	1	XXXXXXXXXX		

1: OWNED HOUSE
2: APARTMENT

AMOUNT BILLED	BALANCE	LOAN TERMS
20000	80000	
10000	90000	
10000	230000	

FIG.11

FIG.11

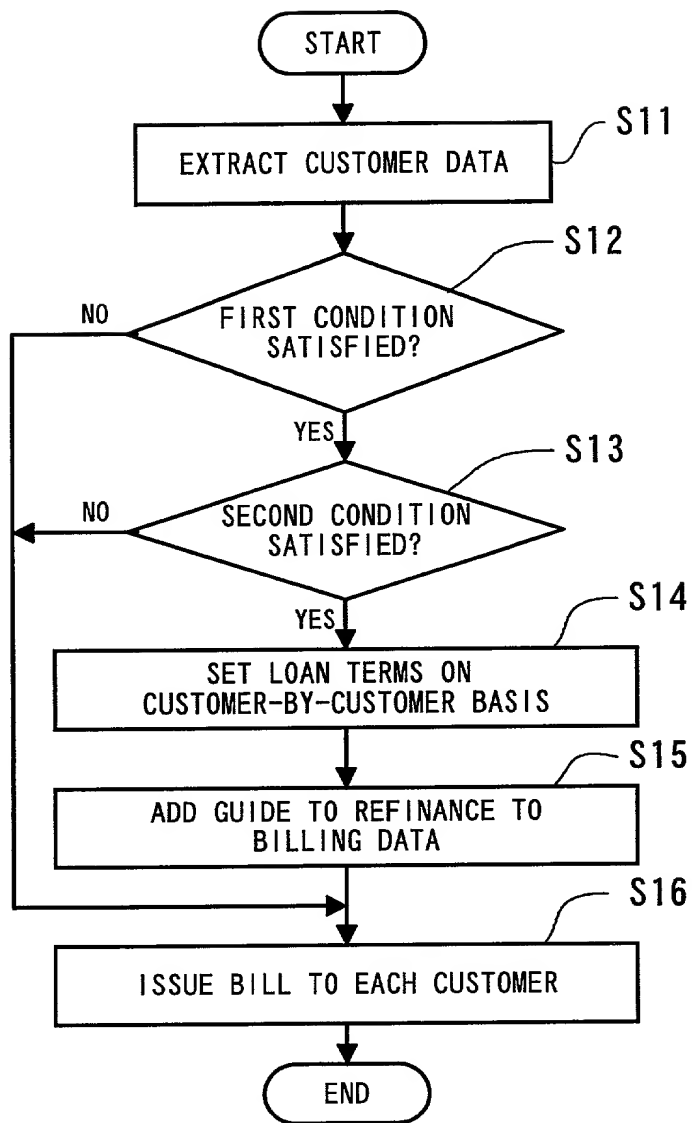


FIG. 12

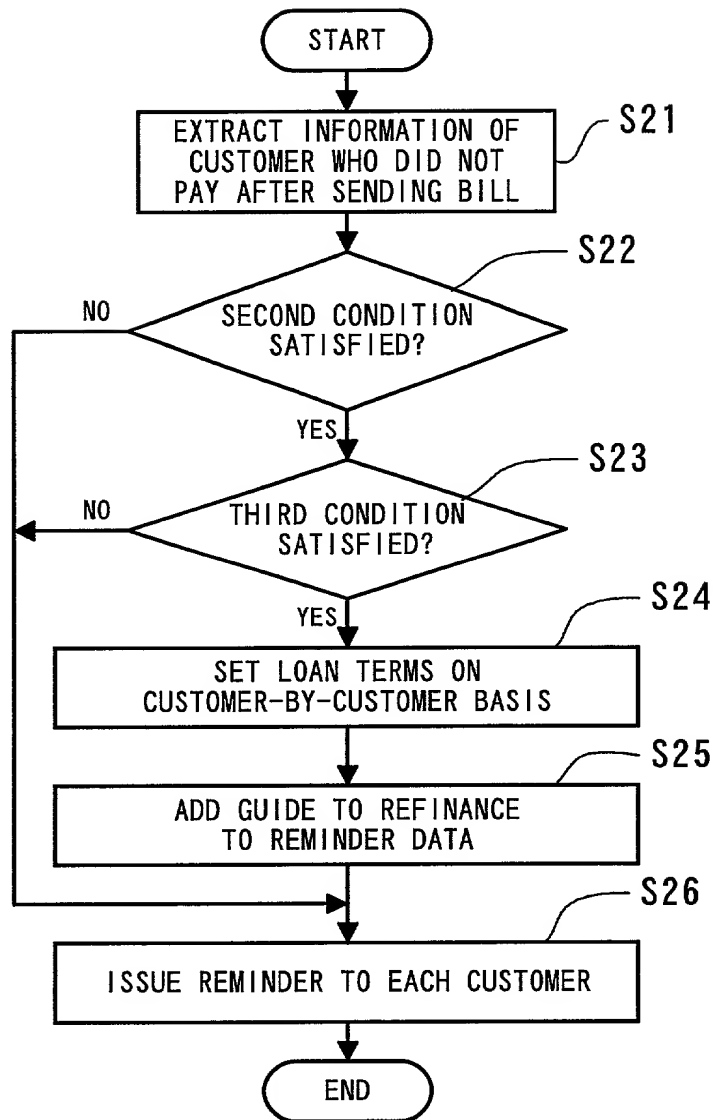


FIG. 13

//INFORMATION OF ITEMIZED STATEMENT//

Dear members of AA card member,

Thank you for using AA card.

Pleased be informed of updated information concerning itemized statements of use of the card, and amounts billed.

You can view the itemized statement of use and amount billed at the URL set forth hereinbelow:

Further, for customers who wish to change the current payment plan to reduce monthly burden of payment, we offer simulation of payment plans at the web site. We advise you to check the simulation, and use a new card.

<http://credit.finance.xxxx.com/oxcard>

This mail is sent to all the members.

Further, you can refer to guides to various services at the site, including how to view itemized statement of use of the card and amount billed. Please view them if necessary.

Your customer code is "1234-aaa".

//Inquiry//

Please do not hesitate to contact the following if you are not sure of anything.

E-mail: net-info@oxcard.co.jp

TEL: 03-xxxx-xxxx (Service time: 9:30 to 17:30, except Saturday, Sunday, and other holidays)

AA Card Corporation, Shinagawa branch
Shinagawa, 26-xx, Takanawa 3-chome, Minato-ku, Tokyo
〒108-0074 Japan

FIG. 14

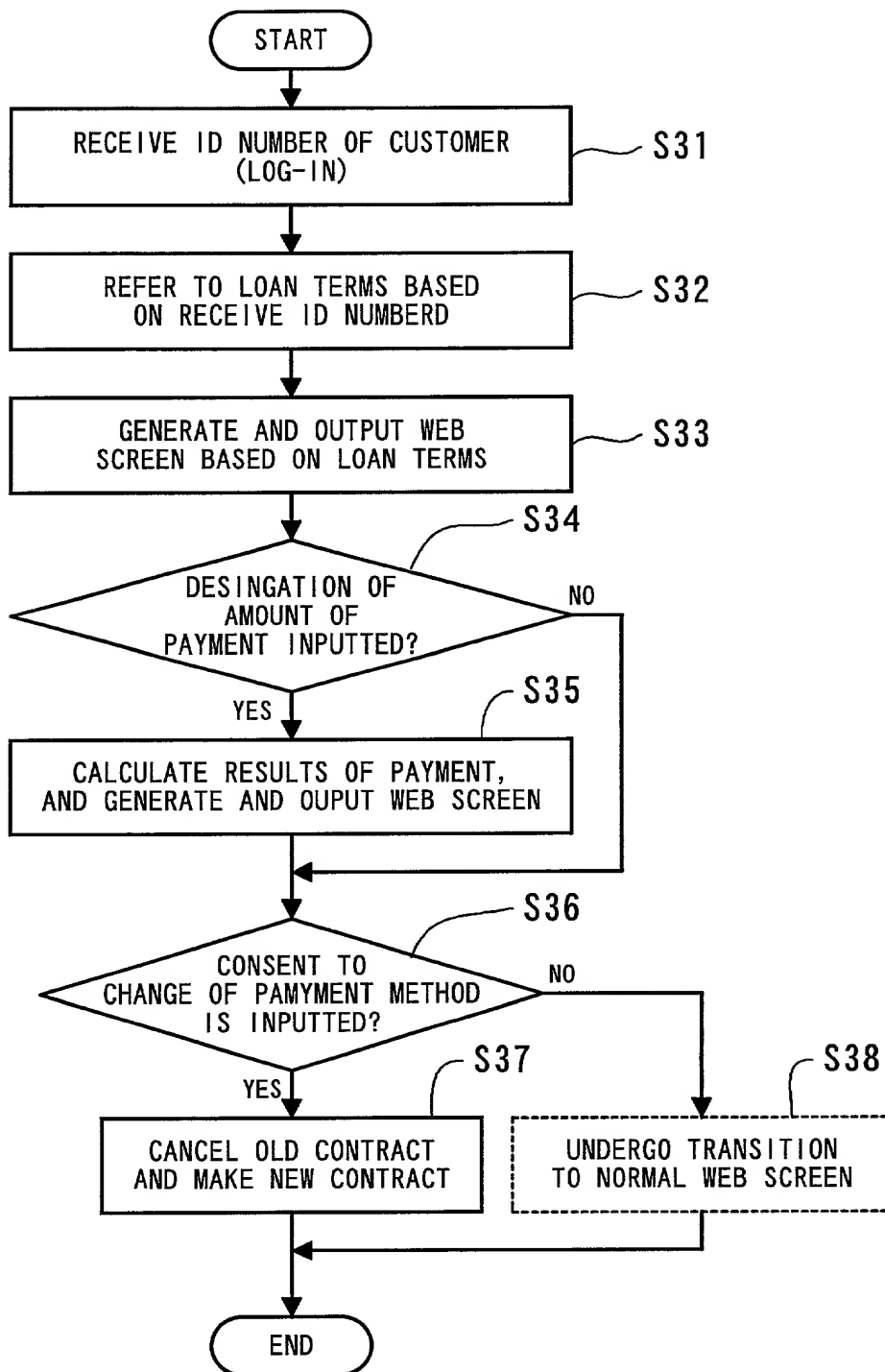


FIG. 15



INFORMATION OF USE OF CUSTOMERS AND GUIDE TO AA CARD

31

NAME	??RO, YAMADA
ADDRESS	1-1-1 CHIYO??-KU, TOKYO
TEL	03-1234-567?

ITEMIZED STATEMENT (MARCH, 2001)

32

DATE OF USE	NAME OF USED STORE	PAYMENT CLASSIFICATION	AMOUNT OF USED MONEY
5	??KYU HANDS IKE?? BRANCH	LUMP-SUM PAYMENT	¥45,554
TOTAL		***	¥45,554

BILLING DATE AND AMOUNT BILLED

	DATE OF PAYMENT (APRIL 10TH)
PAYMENT METHOD	LUMP-SUM PAYMENT
AMOUNT PAID	¥45,554

33

To lessen burden of payment, you can change the method of payment by changing over to AA card.
Please confirm how actual payment is changed by carrying out simulation. If you do not carry out simulation, please click CLOSE button.

CLOSE

37

34

Payment simulation

Please input an amount of monthly payment of principal
(You can freely select a method of payment, with AA card.)

Minimum payment ¥1,000

(You can freely set an amount of monthly payment if it is larger than the value shown on the left.)

Amount Of
Monthly Payment: X ¥1000

(please enter numerical value)

DATE OF PAYMENT (please enter numerical value)

FIG. 16

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RESULT OF SIMULATION

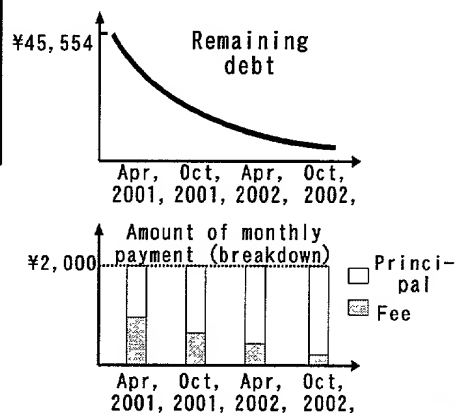
Amount of Monthly
payment of Principal: ¥2,000

	First payment	Second payment
Date of payment	April 10	May 10
Fee	¥??	¥??

※ You can change the date and amount of monthly payment, and pay on other days than the date of payment.

Number of times of payment	?? times
Total amount of payment	XX yen
Fees	** yen

※ Result of Simulation without additional usage.



36

●Application (Card membership application procedure)

Please follow the procedure, after
you consent to the membership rules.

Click, and the rules will be displayed.

Membership rules

38

Name	XXro Yamada
Home address	1-1-X, Chiyo?-ku, Tokyo
Tel of home	03-1234-567?
Workplace	BB business company
Workplace address	2-2-? ??-ku, Tokyo
Workplace Tel	03-4321-876?

If you have change the information shown on the left, please click **CHANGE** button.

CHANGE

39

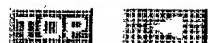
If the above information is OK, please click AGREE button, and the application for the card membership is completed.

You will receive the printed contract later by postal mail.

AGREE

40

FIG. 17



INFORMATION OF USE OF CUSTOMERS AND GUIDE TO AA CARD

CARD NUMBER	1234-5678-7890-123?
NAME	??RO, YAMADA
ADDRESS	1-1-1 CHIYO??-KU, TOKYO
TEL	03-1234-567?

51

ITEMIZED STATEMENT (MARCH, 2001)

52

DATE OF USE	NAME OF USED STORE	PAYMENT CLASSIFICATION	AMOUNT OF USED MONEY
5	??KYU HANDS IKE?? BRANCH	LUMP-SUM PAYMENT	¥12,345
7	??ARUI SHIBUYA BRANCH	LUMP-SUM PAYMENT	¥27,654
12	??KIYA OH? BRANCH	LUMP-SUM PAYMENT	¥5,555
TOTAL		***	¥45,554

BILLING DATE AND AMOUNT BILLED

	DATE OF PAYMENT (APRIL 10TH)
PAYMENT METHOD	LUMP-SUM PAYMENT
AMOUNT PAID	¥45,554

53

To lessen burden of payment, you can change the method of payment by changing over to AA card. Please confirm how actual payment is changed by carrying out simulation.
If you do not carry out simulation, please click CLOSE button.

57

CLOSE

Payment simulation

Please input an amount of monthly payment of principal
(You can freely select a method of payment, with AA card.)

Minimum payment ¥1,000

(You can freely set an amount of monthly payment if it is larger than the value shown on the left.)

Amount Of
Monthly Payment: X ¥1000

(please enter numerical value)

DATE OF PAYMENT (please enter numerical value)

54

FIG. 18

55

RESULT OF SIMULATION

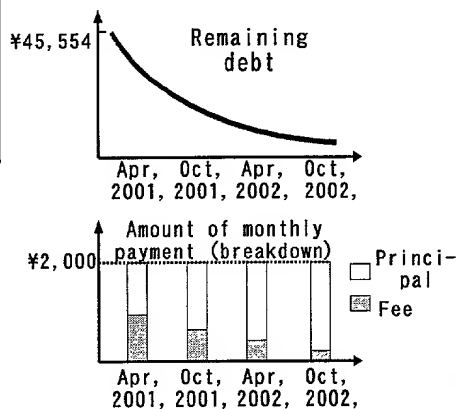
Amount of Monthly
payment of Principal: ¥2,000

	First payment	Second payment
Date of payment	April 10	May 10
Fee	¥??	¥??

※ You can change the date and amount of monthly payment, and pay on other days than the date of payment.

Number of times of payment	?? times
Total amount of payment	XX yen
Fees	** yen

※ Result of Simulation without additional usage.



56

●Application (Card membership application procedure)

Please follow the procedure, after
you consent to the membership rules.

Click, and the rules will be displayed.

Membership rules

58

Name	XXro Yamada
Home address	1-1-X, Chiyo?-ku, Tokyo
Tel of home	03-1234-567?
Workplace	BB business company
Workplace address	2-2-? ??-ku, Tokyo
Workplace Tel	03-4321-876?

If you have change the information shown on the left, please click **CHANGE** button.

CHANGE

59

If the above information is OK, please click
AGREE button, and the application for the card
membership is completed.
You will receive the printed contract later by postal mail.

AGREE

60

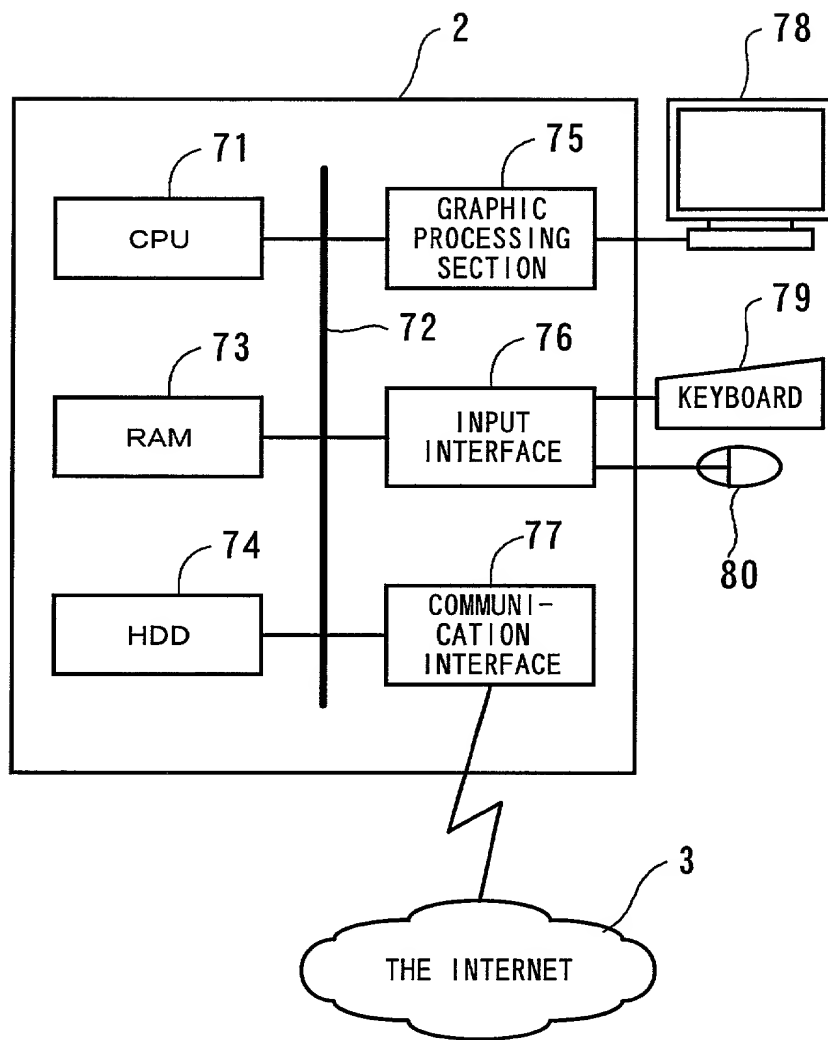


FIG. 20